

Form ntcabuse

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Virginia

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Case No.: 21-30645-KRH  
Chapter: 7  
Judge: Kevin R. Huennekens

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charletta Hope Barringer Brown  
5818 Hereld Green Dr  
Chesterfield, VA 23832

Social Security / Individual Taxpayer ID No.:

xxx-xx-0554

Employer Tax ID / Other nos.:

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**STATEMENT OF PRESUMED ABUSE**

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed all of the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee determines that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's(s') current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2), the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under 11 U.S.C. Sec. 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by Jason Brill Shorter of Office of the United States Trustee on behalf of John P. Fitzgerald, III (Shorter, Jason)

Dated: 4/6/21

United States Trustee

In re:  
Charletta Hope Barringer Brown  
Debtor

Case No. 21-30645-KRH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn

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Date Rcvd: Apr 06, 2021

Form ID: ntcabuse

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2021:

Recip ID	Recipient Name and Address
db	+ Charletta Hope Barringer Brown, 5818 Hereld Green Dr, Chesterfield, VA 23832-4050
15593010	+ Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593011	+ Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15606030	Bon Secours, P.O. Box 404893, Sherman, TX 75092
15606041	CJW Medical, PO Box 740760, Cincinnati, OH 45274-0760
15606036	+ Ccbtodaycard/eds, Po Box 84032, Columbus, GA 31908-4032
15593012	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
15593029	+ FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
15606044	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15606043	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
15606046	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15606045	+ First National Bank, P.o. Box 3412, Omaha, NE 68197-0001
15593019	+ INOVA Health System, 8095 Innovation Park Dr., Building D., Fairfax, VA 22031-4868
15606047	+ Marketplace, 221 Main Street Suite 300, San Francisco, CA 94105-1909
15606048	+ NPAS, PO Box 99400, Louisville, KY 40269-0400
15606054	+ Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
15606055	+ Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15593028	+ Upstart Network Inc, PO Box 61203, Palo Alto, CA 94306-6203
15606056	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15606057	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15593013	+ Wells Fargo Card Service, Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517
15593014	+ Wells Fargo Card Service, Brock & Scott PLLC, 1315 Westbrook Plaza Dr., Winston Salem, NC 27103-1357

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15606051	Email/Text: Data_Management@carilionclinic.org	Apr 07 2021 05:34:00	SCA Credit Svcs, Attn: Bankruptcy, 1502 Williamson Road, Roanoke, VA 24012
15593032	+ Email/PDF: HCABKNotifications@resurgent.com	Apr 07 2021 05:18:24	CJW Medical Center, NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400
15593031	Email/PDF: HCABKNotifications@resurgent.com	Apr 07 2021 05:31:48	CJW Medical Center, PO Box 740760, Cincinnati, OH 45274-0760
15606031	+ Email/Text: bnc-capio@quantum3group.com	Apr 07 2021 05:35:00	Capio Partners, LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
15606033	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 07 2021 05:18:07	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15606034	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 07 2021 05:31:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15606032	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 07 2021 05:06:33	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15593009	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 07 2021 05:06:34	Capital One Bank USA, NA WalMart Synchrony, PO Box 30281, Salt Lake City, UT 84130-0281

District/off: 0422-7

User: baumgartn

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Total Noticed: 42

15606035	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 07 2021 05:06:36	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15606039	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2021 05:18:59	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15606040	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2021 05:19:20	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15606042	+ Email/Text: treasurer.bankruptcy@chesterfield.gov	Apr 07 2021 05:37:00	County of Chesterfield, Post Office Box 70, Chesterfield, VA 23832-0906
15606038	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 07 2021 05:06:33	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15606037	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 07 2021 05:18:08	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15606049	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 05:06:22	Paypal Credit, Attention: Bankruptcy Dept., PO Box 5138, Lutherville Timonium, MD 21094-5138
15593015	+ Email/Text: bankruptcy@prosper.com	Apr 07 2021 05:36:00	Prosper Marketplace, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15606050	+ Email/Text: kbrown@raaems.org	Apr 07 2021 05:35:00	Richmond Ambulance Authority, 2400 Hermitage Rd, Richmond, VA 23220-1200
15593018	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 05:06:22	SYNCB/PayPal Credit, PO Box 965005, Orlando, FL 32896-5005
15606052	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 05:06:23	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15606053	+ Email/PDF: gecsed@recoverycorp.com	Apr 07 2021 05:06:23	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15593016	*+	Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593020	*+	Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593024	*+	Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593026	*+	Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593033	*+	Bon Secours, St Francis Medical Center, 13710 St. Francis Blvd, Midlothian, VA 23114-3267
15593017	*+	Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15593021	*+	Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15593025	*+	Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15593027	*+	Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15593034	*+	Bon Secours, St Francis Medical Center, PO Box 404893, Atlanta, GA 30384-4893
15593030	*+	INOVA Health System, 8095 Innovation Park Dr., Building D., Fairfax, VA 22031-4868
15593035	*+	Upstart Network Inc, PO Box 61203, Palo Alto, CA 94306-6203
15593023	*+	Wells Fargo Card Service, Brock & Scott PLLC, 1315 Westbrook Plaza Dr., Winston Salem, NC 27103-1357
15593022	*+	Wells Fargo Card Service, Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0422-7

User: baumgartn

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
Jason Brill Shorter	on behalf of U.S. Trustee John P. Fitzgerald III jason.b.shorter@usdoj.gov
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Pia J. North	on behalf of Debtor Charletta Hope Barringer Brown R44457@notify.bestcase.com;lawdesk.northlaw@verizon.net;northlaw@pianorth.com;Barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.

TOTAL: 4